

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 James M. Pritchett  
 Debtor

Case No. 14-17162-sr  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Aug 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2016.

db  
 13382074 +James M. Pritchett, 181 "A" W. 65th Avenue, Philadelphia, PA 19120-1035  
 13382075 +Alan B. Liss, Esquire, 1420 Walnut Street, Suite 720, Philadelphia, PA 19102-4006  
 13382077 +Angela Mills, 6220 Vine Street, 1st Floor, Philadelphia, PA 19139-1153  
 13382078 +Commonwealth Of PA Dept UC Benefits, 501 Labor & Industry Bldg, 7th & Foster Streets, Harrisburg, PA 17121-0001  
 13382078 +Commonwealth Of Pennsylvania, Dept. Of Transportation, Bureau Of Driver Licensing, Harrisburg, PA 17123-0001  
 13382080 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
 13382081 +First National Collections, 610 Waltham Way, Sparks, NV 89434-6695  
 13427782 +Office of UC Benefits Policy, Department of Labor & Industry, Office of Chief Counsel, Unemployment Compensation Division, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751  
 13382084 +PGW, Bankruptcy Unit, 3rd Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806  
 13382083 Penndot, Bureau Of Driver Licensing, PO Box 68693, Harrisburg, PA 17106-8693  
 13476124 +U.S. Department of Education, P.O. Box 16448, Saint Paul, MN 55116-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Aug 11 2016 01:25:28 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2016 01:25:06 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 11 2016 01:25:14 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13389966 EDI: AIS.COM Aug 11 2016 01:13:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13465171 E-mail/Text: bankruptcy@phila.gov Aug 11 2016 01:25:29 City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595  
 13382076 +E-mail/Text: bankruptcy@phila.gov Aug 11 2016 01:25:28 City Of Philadelphia, Water & Sewer/Bankruptcy Dept., 1515 Arch Street, 15th Fl, Philadelphia, PA 19102-1504  
 13404544 +EDI: IRS.COM Aug 11 2016 01:18:00 Department of the Treasury, Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346  
 13382079 +EDI: DCI.COM Aug 11 2016 01:18:00 Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268  
 13382079 +E-mail/Text: bankruptcynotices@dcicollect.com Aug 11 2016 01:25:32 Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268  
 13448260 EDI: JEFFERSONCAP.COM Aug 11 2016 01:18:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
 13382085 +E-mail/Text: blegal@phfa.org Aug 11 2016 01:25:09 PHFA, 211 N. Front Street, PO Box 15057, Harrisburg, PA 17105-5057  
 13472582 +EDI: WFFC.COM Aug 11 2016 01:18:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042, San Francisco, CA 94163-0001

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13382082\* +First National Collections, 610 Waltham Way, Sparks, NV 89434-6695  
 13382086 ##+RJM Acquisitions, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: DonnaR  
Form ID: 318

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Aug 10, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2016 at the address(es) listed below:

ALAN B. LISS on behalf of Debtor James M. Pritchett bnklaw@aol.com  
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor US BANK NATIONAL ASSOCIATION, Et Al...  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **James M. Pritchett**Social Security number or ITIN **xxx-xx-0774**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**Case number: **14-17162-sr****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James M. Pritchett

8/10/16**By the court:** Stephen Raslavich  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**